



Silver State Health Insurance Exchange

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AGENDA ITEM

For Possible Action

Information Only

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PURPOSE

The purpose of this report is to provide the Board and the public with a summary of the Off Season Campaign and provide an overview of the Pre-Open Enrollment and Open Enrollment Marketing & Outreach Campaign for Nevada Health Link.

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GENERAL COMMENTS

Since we last met in July, Nevada Health Link has been busy gearing up for its sixth Open Enrollment Period. For this Open Enrollment cycle, the Exchange has continued to build on the message of explaining benefits inherent in purchasing a qualified health plan while communicating to Nevada residents that Nevada Health Link is the state’s trusted resource when it comes to purchasing affordable health insurance.

Marketing & Outreach Campaign

No longer in the planning stages, Nevada Health Link and marketing partner, Penna Powers, have kicked off the traditional advertisement campaign, building off the message: “You Can’t

Afford Not to Be Insured.” New scenarios were added to the campaign including: “Dunk,” “Fountain,” and “Dancer,” while reusing the “Pool” and “Twins” ad spots. Each advertisement illustrates a cost analysis of how much an accident or injury the individual endures would cost without having health insurance. For example, in the “Fountain” advertisement, a young woman is walking and texting while holding her coffee and she trips into a fountain, causing her to need ACL surgery on her knee and highlighting the cost without insurance. The copy focus on each advertisement was written to ensure messaging incorporates affordability and the availability of subsidies as well as state that qualified health plans on Nevada Health Link include the 10 essential health benefits. In thinking about the strategy for this messaging and different medical costs, we wanted to be sure to use common, high cost scenarios to create more of a shock value for the consumer.

The Pre-Open Enrollment campaign has a call to action: “Learn More at NevadaHealthLink.com” with a digital online presence and native ad focus. Native is a type of advertising that takes place mostly online and matches the form and function of the platform upon which the advertisement appears. The Open Enrollment campaign has started running all throughout the State and will run through December 15th when enrollment concludes. The call to action was designed to drive people to “Enroll” at NevadaHealthLink.com. While these campaigns are running, Penna Powers and the Exchange have already begun brainstorming creative and strategy for upcoming Off Season campaign ideas. We are hoping to incorporate consumer testimonials and focus on an education campaign surrounding health literacy and assisting consumers in how to use their health insurance plan now that they have one.

The Exchange and Penna Powers have designed materials to educate consumers on understanding what is in their plan before they purchase. An educational infographic piece was produced displaying a side-by-side comparison of short term limited duration plans (STLD) vs. a qualified health plan (QHP). The Exchange has been focused on communicating to our stakeholders, statewide community partners, and consumers that a QHP is a comprehensive health coverage option and includes the 10 essential health benefits.

The same comparison regarding health sharing ministries (HSMs) will also be included within these educational materials. This comparison piece has been promoted in Nevada Health Link’s blog, website, social channels, and converted to email communications for our stakeholder listserv to educate partners and their consumers. Since the Nevada Exchange is going to be transitioning to a state based exchange for plan year 2020, now more than ever is a critical time for the Exchange to educate Nevadans on how to make informed decisions when it comes to choosing a health insurance option that is right for themselves and their family.

Messaging & Public Relations

The Exchange’s Executive Director and Communications Officer are gearing up for another whirlwind of Open Enrollment period media interviews where the Exchange will announce the kick-off of open enrollment and the availability of free in-person assistance with an enrollment professional. The Exchange is focused on the following messages:

- Being covered protects you from the unexpected.

- Availability of low cost plans and financial assistance is available. NevadaHealthLink.com has an updated table to estimate your costs here: <https://www.nevadahealthlink.com/costs/>.
- Plans have changed—shop the marketplace to find a plan that is best suited for your medical needs and budgetary needs for you and your family.
- The Exchange is available to connect consumers to free assistance by calling our consumer assistance center or by visiting NevadaHealthLink.com

Nevada Health Link Outreach

Outreach continues to be a critical component in the Exchange’s communications strategy; Nevada Health Link has been in close contact with stakeholder groups statewide, and continues to expand and sharpen mechanisms to identify key influencers and community partnerships statewide in order to pursue cross promotional opportunities. This includes scheduling meetings with various non-profit organizations throughout the state and discovering ways we can cross promote each agency’s messaging and materials to educate consumers on the resources we provide.

The generated interest in Nevada Health Link and the response from community partners who wish to participate in getting our message out to their constituents has been an overwhelmingly positive response. Since we began the stakeholder initiative, Nevada Health Link’s community partner list has grown to well over 200 confirmed partners who now have educational literature as a resource for potential consumers. The Exchange staff and our Navigator grantees have seen an increased interest from Commerce of Chambers across our state as well as the school districts, particularly in Northern Nevada. Nevada Health Link staff has had the opportunity to provide presentations to numerous community partner groups, including: The Carson Valley Chamber, TMCC Flames, UNR Student Outreach Clinics, the Boys & Girls Club family groups, the Washoe County School District Counselors, and more.

Nevada Health Link carefully considers and strategizes outreach and event attendance opportunities to maximize exposure to potentially eligible consumers. Nevada Health Link develops creative content and prints educational literature, aligned with Open Enrollment messaging. Nevada Health Link is fortunate to have had various opportunities to provide email communications to all Chamber members as well as school district listservs. The Exchange works with The LV Metro Chamber, the Latin Chamber, Carson Valley Chamber, and Reno Sparks Chamber, to name a few. We also have made great inroads with Carson City School District, Washoe County School District, and areas of Clark County School District, as well as the Universities. This gives the Exchange a chance to provide messaging and updates on Nevada Health Link to people we have not been able to communicate to in years past. These are just some examples of the inroads the Exchange has made with community partners statewide.

With such a small staff and a lot of ground to cover, I am so proud to work with dedicated and passionate individuals in getting our message out and to continue to reduce the number of uninsured throughout our state.

Although we have solidified a comprehensive transition communication plan and determined tasks that need to be concluded for the SBM Transition project, the Exchange has been laser focused on this upcoming Open Enrollment which begins November 1 – December 15. The Exchange just concluded hosting two “Prep” rallies prior to Open Enrollment. The rallies provide a great opportunity and environment to gather all of our stakeholders (carriers, brokers, navigators, community partners, etc.) in one room and disclose Nevada Health Link’s message and arm each and every one of our attendees with marketing tools and educational resources for their consumers to ensure that plan year 2019 will be a great success, despite the challenges the Exchange faces going into our sixth Open Enrollment period. The Prep Rallies were held in Reno and Las Vegas and were well attended.

Advertising & Media Rationale

Patty Halabuk will review the details of how the Off Season campaign performed and will go over the strategy behind this Open Enrollment campaign and messaging. Given the landscape of continued challenges within the health insurance marketplace, the Exchange has concentrated marketing & outreach efforts on being louder than other health insurance options now being offered. This messaging means the marketing team has put a lot more time, energy, and money into advertising the value of a comprehensive benefit package purchased on the Exchange. The media marketing strategy is to educate actively, engage and to ultimately enroll the key demographic audiences we are looking to reach.

In regard to media rationale, the market allocation is designed to spend with population density, so Nevada Health Link will allocate approximately 75% of the budget to Southern Nevada and 25% to Northern Nevada. We have embarked on a traditional media campaign which includes television, outdoor, print, radio, out of home placement (such as bus shelters), and content (social) marketing.

Some changes we have incorporated this year include Over-The-Top video platforms such as Apple TV, Amazon Fire, Roku, etc. We also are incorporating Cinema advertisements again this year as well as streaming radio such as Pandora and Spotify. Also through content marketing, we have been working with BuzzFeed and Reddit, both which provide unique opportunities to reach a diverse set of millennials. This is only a snippet of some of the digital marketing we are incorporating into the campaign—we feel confident that we are reaching a widespread demographic throughout the state and continue to work diligently on groups and areas who need Nevada Health Link services.

Overall, the Exchange staff and marketing partners have put together a comprehensive communications plan, media strategy, and outreach strategy as well as a robust educational campaign to reach the uninsured and underinsured populations throughout Nevada. The open enrollment creative ad campaign is underway and running—all which I am excited and hopeful that you see when you’re out in the community.

During the planning stages of the ad campaign, the Exchange has also been preparing to communicate a very complex transition process to all stakeholders and potential consumers.

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Once we conclude this open enrollment period, we will begin to work on those carefully planned details of communicating the transition. The Exchange is confident with the strategy that is in place and anticipates a successful Open Enrollment period.